

MANAGING MICROPAYMENT TRANSACTIONS WITH VALUE ACCOUNTS

ABSTRACT OF THE DISCLOSURE

A method for managing micropayment transactions includes receiving a purchase request from a customer, where the purchase request includes a purchase item and a purchase price, and comparing the purchase price to a micropayment threshold to determine if the purchase request is a micropayment request. Then, if the purchase request is not a micropayment request, the method includes completing the purchase request as a credit transaction with a credit account. Alternatively, if the purchase request is a micropayment request, the method includes completing the purchase request as a micropayment transaction. In the latter case, completing the purchase request a micropayment transaction includes: maintaining a value account for the customer, adding a value increment to the value account from the credit account if the value account is insufficient for the purchase price, and completing the purchase request with the value account.